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HAPPY BIRTHDAY! FEELING LUCKY?

Weighing the odds:
Health care costs at age 26

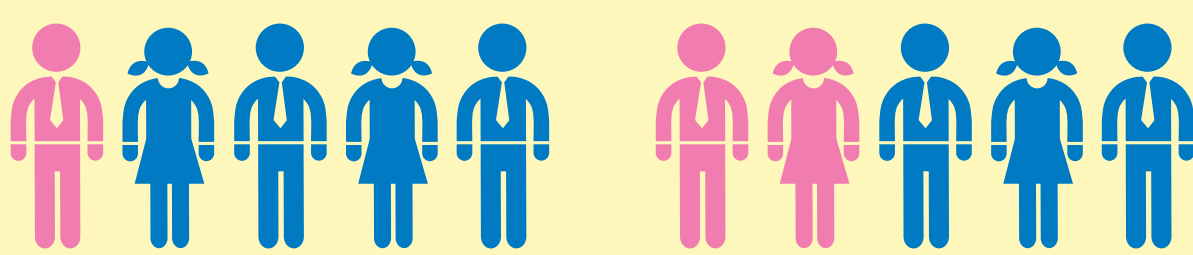
In 2015, **280,000+** New Yorkers will turn 26.

That's enough to fill Yankee Stadium **>5x**.



Most will no longer be able to get health coverage from their parents.

Majority of NY young adults (ages 26-29) are healthy, but some do risky stuff:¹



Some of the health costs that upstate NY's uninsured young adults may face:³



\$16,000 for having a baby

>3x the average adult credit card debt

\$7,800 for a broken leg

the cost of buying 21 years of gym memberships⁴

\$2,750 for a concussion

the price of ~7 PlayStation 4 gaming consoles

\$1,000 for an ankle sprain

6 months of lease payments on a Honda Civic

\$1,000 for an ER visit

up to 10 months of iPhone bills⁵

Health care reform requires almost everyone to have health insurance or pay a fine.

Health care coverage **DOESN'T HAVE TO BREAK THE BANK.**



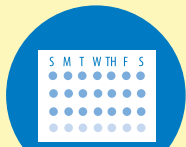
Individuals who make **< \$46,680** a year may qualify for financial help.

In 2014, New Yorkers received an average of almost **\$2,600** a year to help pay for health insurance.

Your health benefits could include:



\$600 gym reimbursement



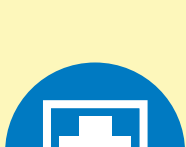
No cost birth control



No cost preventive services



Coverage for doctor visits



Urgent care coverage



Prescription drug coverage

To learn more, visit **ChooseExcellus.com/Turning26**

Excellus



National strength. Local focus. Individual care.SM

¹ Throughout the infographic, the term "young adults" refers to those ages 26-29. HIV risk, smoking and binge drinking data are from the Behavioral Risk Factor Surveillance Survey at "Health Data NY."

² Behaviors that put an individual at risk of getting HIV include use of intravenous drugs, having sex without a condom and being treated for a sexually transmitted disease.

³ The figures reflect what the average uninsured upstate NY adult (ages 26-29) might pay annually to treat a specific condition or episode of care. The figure includes costs for all treatments and services, including prescription drugs and doctor visits. Cost figures are based on an Excellus BCBS analysis of average charges for certain episodes of care in the 39 counties of upstate New York. Costs will likely be higher in areas other than the 39 counties of upstate New York. Also, cost comparisons in this section do not include sales tax.

⁴ Based on a \$30 per month gym membership.

⁵ Reflects costs for the average iPhone user.

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Sources:

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